

the appropriate Federal banking agency to be experiencing a significant deterioration of capital or significant funding difficulties or liquidity stress, notwithstanding the composite rating of the institution by its appropriate Federal banking agency in its most recent report of examination. In implementing this paragraph (e)(6), the FDIC must consult with the covered institution's primary federal regulator and consider the: Complexity of the institution's deposit systems and operations, extent of the institution's asset quality difficulties, volatility of the institution's funding sources, expected near-term changes in the institution's capital levels, and other relevant factors appropriate for the FDIC to consider in its roles as insurer and possible receiver of the institution.

(7) Notwithstanding the general requirements of this paragraph (e), a covered institution may request, by letter, that the FDIC extend the deadline for complying with the requirements of this section. A request for such an extension is subject to the FDIC's rules of general applicability under 12 CFR. 303.251.

(f) A covered institution may apply to the FDIC for an exemption from the requirements of this §360.9 if it has a high concentration of deposits incidental to credit card operations. The

FDIC will consider such applications on a case-by-case basis in light of the objectives of this section.

(g) Requests for exemptions from the requirements of this section, for flexibility in the use of provisional holds or for extensions of the implementation requirements of this section and the submission of point-of-contact information should be submitted in writing to: Office of the Director, Division of Resolutions and Receiverships, Federal Deposit Insurance Corporation, 550 17th Street, NW., Washington, DC 20429-0002.

(h) *Testing requirements.* Covered institutions must provide appropriate assistance to the FDIC in its testing of the systems required by this section. The FDIC will provide testing details to covered institutions through the issuance of subsequent procedures and/or guidelines.

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APPENDIX A TO PART 360—NON-MONETARY TRANSACTION FILE STRUCTURE

This is the structure of the data file the FDIC will provide to remove or add a FDIC hold for an individual account or sub-account. The file will be in a tab- or pipe-delimited ASCII format and provided through FDICconnect or Direct Connect. The file will be encrypted using an FDIC-supplied algorithm.

Field name	Field description	Comments	Format
1. DP_Acct_Identifier	Account Identifier The primary field used to identify the account. This field may be the Account Number.	The Account Identifier may be composed of more than one physical data element. If multiple fields are required to identify the account, data should be placed in separate fields and the FDIC instructed how these fields are combined to uniquely identify the account.	Character (25).
2. DP_Acct_Identifier—2	Account Identifier—2 If necessary, the second element used to identify the account.	.....	Character (25).
3. DP_Acct_Identifier—3	Account Identifier—3 If necessary, the third element used to identify the account.	.....	Character (25).
4. DP_Acct_Identifier—4	Account Identifier—4 If necessary, the fourth element used to identify the account.	.....	Character (25).
5. DP_Acct_Identifier—5	Account Identifier—5 If necessary, the fifth element used to identify the account.	.....	Character (25).
6. DP_Sub_Acct_Identifier	Sub-Account Identifier If available, the Sub-Account identifier for the account.	The Sub-Account Identifier may identify separate deposits tied to this account where there are different processing parameters such as interest rates or maturity dates, but all owners are the same.	Character (25).

Field name	Field description	Comments	Format
7. PH_Hold_Action	Hold Action The requested hold action to be taken for this account or sub-account. Possible values are: • R = Remove. • A = Add.	.....	Character (1).
8. PH_Hold_Amt	Hold Amount Dollar amount of the FDIC hold to be removed or added.	.....	Decimal (14,2).
9. PH_Hold_Desc	Hold Description FDIC hold to be removed or added.	Character (225).

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APPENDIX B TO PART 360—DEBIT/CREDIT FILE STRUCTURE

This is the structure of the data file the FDIC will provide to apply debits and credits to an individual account or sub-account after

the removal of FDIC holds. The file will be in a tab- or pipe-delimited ASCII format and provided through FDICconnect or Direct Connect. The file will be encrypted using an FDIC-supplied algorithm.

Field name	Field description	Comments	Format
1. DP_Acct_Identifier	Account Identifier The primary field used to identify the account. This field may be the Account Number.	The Account Identifier may be composed of more than one physical data element. If multiple fields are required to identify the account, data should be placed in separate fields and the FDIC instructed how these fields are combined to uniquely identify the account.	Character (25).
2. DP_Acct_Identifier—2	Account Identifier—2 If necessary, the second element used to identify the account.	.....	Character (25).
3. DP_Acct_Identifier—3	Account Identifier—3 If necessary, the third element used to identify the account.	.....	Character (25).
4. DP_Acct_Identifier—4	Account Identifier—4 If necessary, the fourth element used to identify the account.	.....	Character (25).
5. DP_Acct_Identifier—5	Account Identifier—5 If necessary, the fifth element used to identify the account.	.....	Character (25).
6. DP_Sub_Acct_Identifier	Sub-Account Identifier If available, the sub-account identifier for the account.	The Sub-Account Identifier may identify separate deposits tied to this account where there are different processing parameters such as interest rates or maturity dates, but all owners are the same.	Character (25).
7. DC_Debit_Amt	Debit Amount Dollar amount of the debit to be applied to the account or sub-account.	.....	Decimal (14,2).
8. DC_Credit_Amt	Credit Amount Dollar amount of the credit to be applied to the account or sub-account.	.....	Decimal (14,2).
9. DC_Transaction_Desc	Debit/Credit Description FDIC message associated with the debit or credit transaction.	Character (225).

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